

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: James R. Hester
Brenda A. Hester

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 2856 Cavern Drive
Memphis, TN 38128

(2) 2856 Cavern Drive
Memphis, TN 38128

PLAN PAYMENT:

Debtor(1) shall pay \$ 200.00 weekly, every two weeks, semi-monthly, or monthly, by:
 PAYROLL DEDUCTION From: Greyhound Lines, Inc.
350 N. Paul
Dallas, TX 75201 OR () DIRECT PAY

Debtor(2) shall pay \$ weekly, every two weeks, semi-monthly, or monthly, by:
 PAYROLL DEDUCTION OR DIRECT PAY
From: _____

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] YES NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] YES NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. YES NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: Included in Plan; Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: Debtor(s) directly Wage Assignment, OR Trustee to:
ongoing payment begins _____ \$ _____
Approximate arrearage: _____

5. PRIORITY CLAIMS:

-NONE- Amount _____ \$ _____

6. HOME MORTGAGE CLAIMS: Paid directly by Debtor(s); OR Paid by Trustee to:

None ongoing payment begins _____ \$ _____
Approximate arrearage: _____ Interest _____ \$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: _____ Rate of Interest: _____ Monthly Plan Payment: _____

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

| | | | |
|-----------------------------------|----------------------------|-------------------------|-----------------------------|
| [Retain lien 11 U.S.C. §1325 (a)] | Value of Collateral: _____ | Rate of Interest: _____ | Monthly Plan Payment: _____ |
| <u>AmeriCredit</u> | <u>3,500.00</u> | <u>5.00</u> | <u>\$200.00</u> |
| <u>Secured Trust FCU</u> | <u>1,000.00</u> | <u>0.00</u> | <u>\$25.00</u> |

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

-NONE-

Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

-NONE-

| | | |
|---------------|------------------------|-----------------------------|
| Amount: _____ | Rate of Interest _____ | Monthly Plan Payment: _____ |
| _____ | _____ | \$ _____ |

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

None

Not provided for

OR

General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE-

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$28,973.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

%, OR,

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None

Assumes

OR

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Ben G. Sissman

Date 01/22/2019

Ben G. Sissman 007689

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)